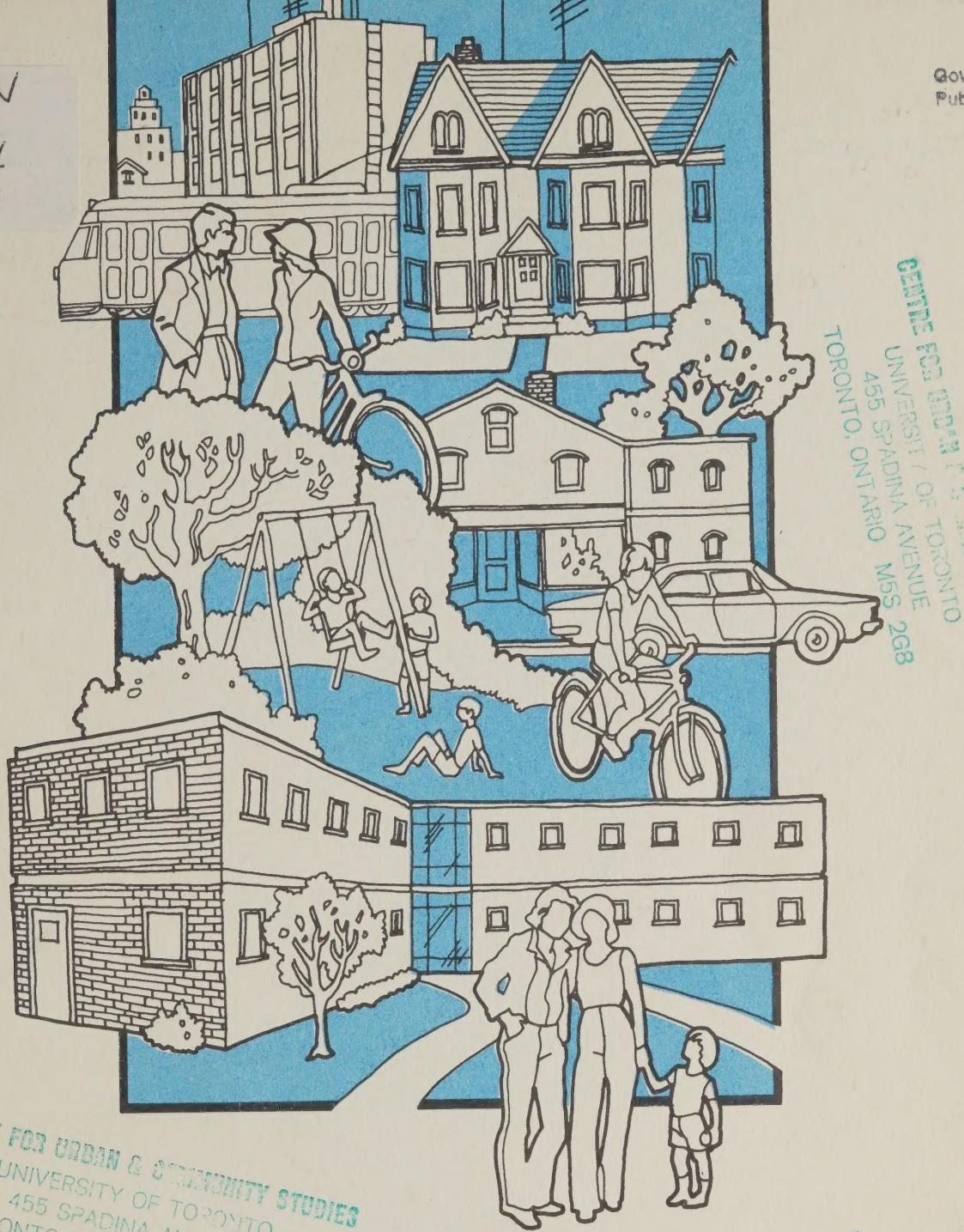


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# Housing Ontario/74



Ministry of  
Housing

Ontario

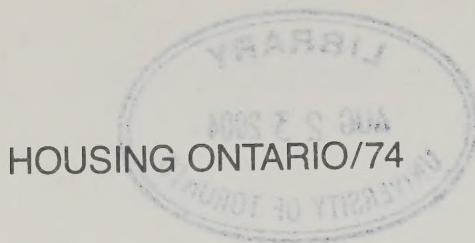
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*Phil Menni*  
*June 75*



## Ministry of Housing

### An Initial Statement of Policies, Programs and Partnerships

May, 1974

Hon. Sidney B. Handelman  
Minister of Housing

R.M. Warren  
Deputy Minister of Housing

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## PREFACE

Adequate housing at affordable prices is a basic right of all residents of Ontario.

Today, the people of Ontario are, by almost any standard of measurement, among the best-housed people in the world.

In 1972, for example, some 2.3 million dwellings were available to accommodate the 7.8 million residents of Ontario --- an average of 3.4 persons per dwelling. Of those 2.3 million dwellings, nearly 65 per cent were owner-occupied; 88 per cent of owned dwellings were single-family detached houses.

Since 1972, the ratio of people to dwellings has declined further --- as the amount of new housing available continues to grow at a faster rate than household formations.

A significant proportion of Ontario's dwellings are in fact underutilized, in the sense that in 1973, nearly 21 per cent of all dwellings had, on average, fewer than one person per bedroom.

Despite what the broad statistics show, Ontario faces severe problems in the cost of housing.

Rapidly rising costs of land and of housing have made it very difficult for thousands of people in Ontario to pay for housing today.

The Government of Ontario, through a direct statement of policy by Premier Davis, has given high and immediate priority to attacking this problem. In November 1973, the Government created the Ministry of Housing and charged it with the responsibility of ensuring

- \* serious imbalances in the mix of the types of housing available.
- \* increasing numbers of more-stringent zoning, building and other regulations imposed by governments at all levels.
- \* a spreading belief that ownership of real property is the best protection against monetary inflation.

No one of those factors is alone responsible for housing cost increases. Each acts to some degree on the others with a complex cause-and-effect interaction that is "self-feeding" to the extent that cost pressures accelerate at ever-faster rates unless the spiral is broken or checked on several fronts at once.

An understanding of how those factors interact helps to put today's "housing cost problem" into clearer perspective and aids the search for solutions.

Of the main components used by home builders, land and money costs have risen particularly sharply, each for different reasons.

### Money and Land Costs

Land costs have risen because of a shortage of serviced land, brought about in part by rapid urban growth, in part by speculators holding blocks of undeveloped land off the market in anticipation of higher prices, and in part by individual investors switching from stocks and bonds to land and housing as a hedge against inflation.

Money costs have risen because the housing industry is heavily dependent on capital markets at a time when general inflation and total demand for capital have pushed interest rates to

abnormally high levels. National and international shifts in fiscal and monetary policies have also contributed to rising money costs.

*- meaning  
specifically*

## Housing Mix

Despite the large number of new dwellings completed in Ontario in recent years, serious imbalances have developed in the types of housing available.

The home-building industry has been concentrating -- often because it has been forced to by the economics of high-cost land or by zoning bylaws and construction standards -- on the higher-income end of the market. It has been building, for the most part, luxury-sized family homes and small-unit, highrise apartments for single persons or childless couples. Low and moderate-income families cannot afford luxury-sized family homes and are often forced into inadequate rental houses or apartments, or are forced to pay unacceptably high proportions of their income for owned accommodation.

## Rising Standards

Public concern over the quality of urban life, the desire to maximize property assessments, environmental and ecological concerns, and other social and economic pressures have led governments to impose a variety of new standards and regulations which directly affect the supply and costs of housing. Often, regulations imposed at one level of government overlap and sometimes contradict those

imposed at another level. In addition, the social phenomenon of rising expectations in recent years has induced too many families to demand housing complete with heretofore superfluous conveniences -- like extra bathrooms, double garages, recreation rooms -- which set a higher and more costly standard than is rational for many income levels. All of these factors also slow the housing-production process, and add to ultimate cost.

### Hedge Against Inflation

Much more difficult to measure is the impact of the spreading belief that the only way to beat inflation is to buy land or housing at any cost. Many people today are switching from more traditional investments, or are borrowing money, to speculate in housing, fully expecting that no matter what price they pay for a house today they can sell it for more tomorrow. Thus housing is increasingly viewed as an investment commodity more than a means of personal, long-term shelter. The result is an artificially inflated demand for housing.

### The Extent of Price Increases

No matter which statistical measure is used, housing costs in Ontario have risen rapidly to unacceptably high levels.

The three commonly used measures of housing price increases are the Consumer Price Index, Multiple Listing Service data, and National Housing Act data. Each measures different aspects of the housing market.

The Index showed for all of Canada an increase of 22 per cent in housing costs for the five years 1969-73, including a 7 per cent jump in 1973.<sup>2</sup> But the CPI understates real housing cost increases, and especially rents. For example, census data show that average monthly cash rents in Ottawa, to cite only one city, increased by 55 per cent in the ten year period 1961-71; the rental component of the CPI showed an increase of 24 per cent for the same period.

Multiple Listing Service data from the Canadian Real Estate Association indicate changes in the cost of purchasing an existing house. Average house price in Ontario in 1973 was \$36,877, or 26 per cent higher than a year earlier and 43 per cent above the average price four years earlier.<sup>3</sup>

For Toronto, in the first three months of 1974, the average price was \$47,823, 38 per cent above the first quarter of 1973. By the end of March, the average price in Toronto was \$50,435.

National Housing Act (NHA) data show the same trends in the cost of new houses. Average selling price of a new NHA single-family detached house in Ottawa at the end of 1973 was \$34,256, a 15 per cent jump over average cost in 1972 and 31 per cent higher than four years earlier.<sup>4</sup>

Even though only about one-third of all new dwellings are financed under NHA, and most of those are lower-cost units, the data do show how steeply prices have increased over the past five years, and especially within the last year.

2. See Appendix, Table 2.

3. See Appendix, Table 3.

4. See Appendix, Table 4.

## The Burden of Shelter Costs for Low-Income Families

Cost-of-shelter increases of such size as cited above create an especially severe burden for people with low and moderate incomes.

In 1972, there were nearly 2.3 million households in Ontario.

*Note*

Twenty-one per cent of them, or approximately 459,000 households, had total annual income of \$5,000 or less. Fifty per cent of those, or about 230,000 households, were paying more than one-quarter of their total income for housing.

*Note:*

Of the total in that income bracket, 203,000 households were renters, and nearly 63 per cent of them were paying more than half of their income on housing.

In the second income bracket -- between \$5,000 and \$8,000 annually -- over 30 per cent of the 379,000 households were paying more than one-quarter of their total income for housing.

For Ontario as a whole, 437,000 households, or 19 per cent of all households, were paying more than one-quarter of their total income to provide shelter. Forty-one per cent of all tenants in the province were paying more than one-quarter of total income for rent.<sup>5</sup>

Similar data are not available beyond 1972, but with the recent increases in purchase prices and rents, the proportions are undoubtedly higher today, particularly in the larger cities.

## Population Growth and Household Formation

Throughout the 1970s, Ontario's net population is forecast to grow by an average of 140,000 persons per year. Average growth in the first three years of this decade was below that.

5. See Appendix, Table 5, and for similar data on large cities, See Table 6.

But in forecasting housing demand, and housing - related needs, total population growth is less important than more detailed data on age structure of the population and the rate at which new households are formed.

The 15-to-34-year age group is the most significant in forecasting housing demand, because it is from this group that most new households are formed. In the first half of the 1970s, this age group will represent 67 per cent of new population growth in Ontario, dropping to 47 per cent in the late 1970s, and to eight per cent in the early 1980s.<sup>6</sup>

Assuming that the number of persons per household in Ontario continues to decline -- 3.8 per household in 1961, 3.7 in 1966, and 3.5 in 1971 -- we can expect 3.3 persons per household in 1976 and 3.2 in 1981.

Applying these ratios to population projections produces a total of 2,537,200 households in the province in 1976 -- an increase of 309,000 over 1971. The total in 1981 would be 2.8 million, or 266,800 more than in 1976.<sup>7</sup>

Based solely on demographic data, it is apparent that Ontario will need in the next few years about 60,000 new dwelling units per year to accommodate the growth in population and households.

Other factors such as growth of income and rising standards and expectations in housing could affect that total significantly.

6. See Appendix, Table 7.

7. See Appendix, Table 8, and for similar data on Toronto, Hamilton, Ottawa and Thunder Bay see Table 9.

## Constraints on the Housing Production Process

There are further constraints on the housing production process, such as high and rising land costs, mortgage rates, limited availability and high cost of building supplies, and rising labour costs.

In land alone, for example, current estimates are that Ontario will need in the next 10 years between 30,000 and 45,000 additional acres of serviced land to provide housing for the growth in population and new household formation. Upwards of 30,000 more acres will be required for auxiliary urban uses, such as parks, schools, hospitals, and commercial areas.

In short, the housing cost problem facing Ontario today is composed of a large number of separate but often inter-related factors that will - if left unattended - continue to exert pressures on housing availability in the years ahead.

The following sections describe what the Ministry of Housing, in cooperation with other principals in the housing field, is doing to reduce or remove those pressures.

## POLICIES AND PROGRAMS

To achieve its basic objective of ensuring the supply of adequate housing at reasonable cost within a sound planning framework, the Ministry of Housing, as basic policy, is committed to:

- \* Ensuring that a reasonable number of rental and ownership units for persons of low and moderate incomes are provided as new housing developments are planned and built.
- \* Intervening directly, where necessary, in land and housing markets in order to stop inordinately large or rapid increases in the cost of accommodation.
- \* Assisting governments and the financial community to improve the flow of financial resources to the housing sector.
- \* Ensuring that regional and municipal governments -- and their taxpayers -- do not incur unwarranted financial burdens as a result of accelerated housing production.
- \* Facilitating provision of municipal infrastructure, such as sewage systems and roads, in order to speed housing production.
- \* Delegating to regional and municipal governments those powers and responsibilities which can be more efficiently discharged at the local level.

- how to institute*
- \* Assisting where feasible, and directing where necessary, the house-building industries to help meet the housing needs of low and moderate income groups, and encouraging innovations in design and production processes to accomplish this end.
  - \* Curbing, in land and housing markets, speculation of the type that contributes nothing but higher prices to the housing process.
  - \* Encouraging the maintenance and renewal of existing housing stock.
  - \* Developing new more effective ways of integrating socially assisted housing more widely in the community.
  - \* Providing for the special needs of disadvantaged persons, who may be receiving social assistance or who are elderly or handicapped or living in remote or native communities.
  - \* Encouraging the direct participation of community groups and municipalities in the production and management of low-cost housing.

To ensure that these policies are given full and effective force, the Ministry of Housing, on a continuing basis, will:

- Consult with all groups concerned with housing (consumers, tenants, suppliers, other levels of government) and especially with regional and municipal governments which will be responsible for implementing and administering many of the Ministry's housing programs.

- Provide co-ordination and leadership to the activites of other agencies of the provincial government in order to speed housing production and encourage better utilization of the existing housing stock.
- Emphasize its objective of broadening public participation in such programs as Neighborhood Improvement (NIP), Community-Sponsored Housing and the North Pickering Project.

To translate these basic policies and operating principles into action, the Ministry of Housing is moving simultaneously on five main fronts:

1. To increase the supply of new housing by bringing quickly into production serviced land that might otherwise be left undeveloped for two or three more years.
2. To improve existing housing stock by directly encouraging the rehabilitation of older housing and deteriorating neighbourhoods.
3. To discourage unproductive, pure speculation in land and in housing by engaging directly in extensive public land assembly and by empowering regional and municipal governments to do the same, and through the application of the provincial government's new land speculation tax.
4. To broaden the mix of new housing by encouraging developers, and municipal or community non-profit

*Speculation in  
housing I prefer  
new assembly.*

housing groups, to provide more well-designed, lower-cost accommodation.

5. To reduce financial and regulatory obstacles to housing by providing substantial sums of money -- through grants, loans, and mortgages -- and by simplifying and streamlining government regulations and procedures at all levels that bear directly or indirectly on the cost of housing.

Within these five areas of immediate thrust, the Ministry of Housing has consulted with other levels of government, individuals, community groups and private industry to develop a number of new programs now being implemented. The Ministry stresses that each is designed to meet a particular need and to complement existing programs and policies. Thus, taken together, they represent a broad and diversified attack to meet the equally diversified housing needs of the spectrum of Ontario residents. In short, the programs vary to meet needs of differing "target groups."

## NEW HOUSING

Four main programs --- Ontario Housing Action Program, Ontario Mortgage Corporation, Assisted Rental Housing for Families and Senior Citizens, and Community-Sponsored Housing --- are designed to ease cost pressures and to broaden the mix of types of new housing available.

### Ontario Housing Action Program (OHAP)

This program, for which \$20 million has been allocated initially in fiscal 1974-75, has three main objectives:

- (1) to bring into housing production as quickly as possible significant amounts of serviced land that would not normally be developed until the late 1970s.
- (2) to increase rapidly, as a result of (1), the total supply of new housing.
- (3) to increase significantly the production of new housing available to families of low and moderate income.

Initial efforts will be concentrated in Housing Action Areas located in urban centres where cost and supply pressures are greatest.

A number of Housing Action Areas are now being identified, in co-operation with local government officials, and specific production targets are being negotiated for each.

It is estimated that OHAP will directly influence the production of 12,000 dwelling-units in 1974 which might otherwise be built in 1975 or later, and upwards of 28,000 such units in 1975. This does not include dwellings made available to the Home Ownership Made Easy (H.O.M.E.) Program through OHAP.

OHAP is a three-way partnership of the provincial government, local governments, and private industry. It demonstrates the kinds of responsibilities each partner must accept in the co-ordinated attack on Ontario's housing-cost problem.

The role of the Ministry of Housing is to:

- (a) Assist local governments to identify those specific areas of serviced or partially serviced land that can be brought quickly into housing production, and to help develop policies and production targets that are consistent with the province's overall housing policies;
- (b) Remove obstacles to housing development in those areas through such actions as accelerating review and approval of subdivision plans, and modifying where necessary -- in co-operation with other provincial and municipal agencies -- environmental or planning regulations which may unnecessarily delay development and add to its cost, but which, even after modification, still maintain sound environmental and planning principles;

- (c) Provide direct financing to municipalities where necessary to ensure that local levels of government do not incur unwarranted new costs as a result of accelerated housing development.
- (d) Work with the private development industry in meeting provincial and local government policies and production targets.

The role of local government is to:

- (1) Give priority to identifying Housing Action Areas and to ensure that policies are implemented and production targets met with identified time periods;
- (2) Accept and discharge, in a manner consistent with the objective of speeding housing development, those planning and development powers being delegated by the provincial government on a phased basis to regional governments.

To ensure this, municipalities will be required to submit to the Ministry of Housing statements of housing policy that include production targets and levels of funding. The Ministry will provide financial assistance to municipalities in preparing these policy statements.

Private industry will be required to enter into binding agreements, with the appropriate levels of government, which will guarantee:

- (1) production of the numbers and price ranges of dwellings specified in the provincial, regional and municipal production targets.

*how* ← (2) stabilized lot prices

(3) specified amounts of land for the H.O.M.E. Program.

A typical agreement in a Housing Action Area, covering the first year of the program, might consist of the following requirements on the developer:

- (a) Provision of a specified percentage of lots for the Ministry at book value for use in the H.O.M.E. program;
- (b) Ensuring a further percentage of housing production in that site area is specifically geared to people in the moderate income range of \$14,500 to \$20,000;
- (c) Reduction of the overall price of land associated with the remaining units.

Because the specific needs of each local government, each Housing Action Area and each subdivision are different, OHAP is being implemented on a case-by-case basis through consultation and negotiation with local governments and private industry.

### Ontario Mortgage Corporation

To consolidate and substantially expand direct assistance in mortgage financing, the Government of Ontario is establishing the Ontario Mortgage Corporation, which thus becomes a main new program for producing more affordable new housing.

Ontario Mortgage Corporation will assume the \$250 million portfolio of Housing Corporation Limited, which provided financing for lot-leased dwellings and condominiums under the Home Ownership Made Easy (H.O.M.E.) Plan. *to buy*

+ 250  
+ 75  
325

With \$75 million in new funds, OMC will continue to supply mortgages at below-market interest rates for both these activities, as well as for other dwellings built under this "Preferred Lending Program," and for the Integrated Community Housing Program. Another element of the Preferred Lending Program is the provision of mortgages at similar rates to builders who will build under the price guidelines of the H.O.M.E. Plan on up to 25 per cent of the lots in a subdivision.

The \$75 million amount will assist in the production of up to 6,000 dwellings.

### Assisted Rental Housing

This major program supplies accommodation for the elderly and for families on the basis of rents-gearied-to-income under a number of more specific programs.

For this fiscal year, funds have been budgeted to provide some 10,000 such units. In addition, direct financial contributions have the potential to reduce rent payments for occupants of nearly 1,500 other units.

Senior Citizen and Family Housing in the current fiscal year will jointly require \$1 million for land acquisition and \$82.7 million for construction. This will result in 6,000 new unit starts for persons 60 years of age and over, with rental subsidies shared by three levels of government. Similar sharing of subsidies will occur in family housing projects for low-income families, where in the present fiscal year, some 2,000 new units will be started.

## Community-Sponsored Housing Program

This program broadens the federal program of assistance to non-profit and co-operative housing groups. Such groups may be sponsored by municipalities, labour unions, welfare agencies, churches, educational institutions, charitable institutions, or service clubs.

The Province's community-sponsored program provides a flow of payments over a 15 year period, designed to reduce rents and house lower-income groups. These payments will constitute a grant worth up to 10 per cent of the value of the housing project. Alternatively, the program makes available to the project on a lease-hold basis a suitable site from the Province's land holdings. The program also provides technical assistance for the development and management of the project.

In return for these forms of assistance, the community-sponsored group agrees to make available up to 25 per cent of its units for rental to families requiring rents-geared-to-income, as a shield against higher rents.

The Ministry has created a special branch for Community-Sponsored Housing and has allocated \$4 million in support funds for fiscal 1974. Added to the federal allocation of \$75 million this means a total of \$79.1 million for the Community-Sponsored Housing Program. This amount should assist in the development of 2,000 housing units this year, with the remaining funds to be committed for 1975. These units will serve the moderate-income target group.

## Other Help For Economic Housing

The Integrated Community Housing Program supplies accommodation for low-and moderate-income families. In this case, the accommodation is provided by a private builder, who receives a second mortgage at below-market rates from the Ministry. The builder in return, throughout a 15-year period, allocates up to 25 per cent of his units for rent-geared-to-income tenants. The Ministry will supply \$1.8 million in loans from the Integrated Housing Program, plus a portion of the \$75 million from the Ontario Mortgage Corporation, for this program during fiscal 1974. This amount is expected to provide a total of 2,000 units, of which 500 units would be available for rent-geared-to-income accommodation.

The Rent Supplement Program places tenants from the OHC waiting list in privately owned accommodation. It pays the difference between the market rent and that for which the tenant is eligible, according to the rent-geared-to-income scale. Some 2,630 such units are already under subsidy and 1,100 are anticipated to be added in the current year.

The Northern Ontario Assisted Housing Program (NOAH) provides housing assistance to people located in remote areas of the North, on a rent-geared-to-income basis, and while it is available to all it has been especially useful for Metis and non-status Indians.

During fiscal 1974, the total rental subsidies under these programs will amount to \$99.3 million, coming from federal, provincial and municipal governments.

## EXISTING HOUSING

New housing alone cannot meet all of the housing needs of the people of Ontario.

A key part of the Ministry's approach to the housing problem is a set of programs designed to conserve and improve existing housing stock.

In total terms, the province's housing stock is relatively new, more than 60 per cent of owner-occupied dwellings having been built after 1940.

Analysis of available data shows that, generally speaking, most of the oldest dwellings are concentrated in smaller communities and/or among lower-income groups.

The Ministry has taken a number of steps to encourage rehabilitation of that type of housing, with particular emphasis on assisting families in the \$5,000-to-\$11,000 annual income range.

### Ontario Home Renewal Program (OHRP)

OHRP was designed, in consultation with the Provincial-Municipal Liaison Committee, to take full advantage of the federally sponsored Neighbourhood Improvement Program (NIP), to which the province contributes 25 per cent, and the Residential Rehabilitation Assistance Program (RRAP).

At the same time, it extends provincial financial and other aid to areas that would not be covered by NIP and RRAP.

The federal RRAP provides low-interest, partly forgivable loans to homeowners, landlords, and non-profit housing corporations under certain conditions within areas designated under the Neighbourhood Improvement Program. Non-profit housing is eligible for this assistance wherever it is located.

Extending that principle, OHRP provides loans and grants for home improvement in districts either inside or outside NIP areas, including counties and unorganized municipalities. Approximately \$10 million will be made available to municipalities during fiscal 1974-75 for this program.

These provincial funds will be allocated to municipalities that apply for them, and which meet stated criteria, on a per capita grant basis.

The regional or municipal governments receiving these funds will administer the program and will be responsible for informing their residents what money is available to them and how they can apply for it. In rural or unorganized areas, the Ministry of Housing may administer the program, and the Ministry is willing to help any municipality in the initial administration of OHRP.

OHRP will enable three types of home-renewal activity, using the funds to:

1. provide a financial supplement for homeowners participating in the federal RRAP, which would reduce the repayable portion of the federal loan or increase the amount of money available to the homeowner;
2. finance programs that emphasize structural repairs and sanitary improvements in areas not covered by the federal programs;

3. finance programs of exterior improvements in predominantly low and moderate income areas.

An estimated 3,750 dwellings will be affected by these programs during 1974.

## LAND CONTROLS, ASSEMBLY, AND DEVELOPMENT

Controls.

The recent sharp increase in land and housing speculation, and the resulting surge in prices, has prompted the Government of Ontario to intervene directly in these markets.

In its April 9 budget, the Government imposed a land speculation tax of 50 per cent on the increase in value, less eligible deductions, realized on the sale of all real property in Ontario except:

- \* principal residence not exceeding 10 acres of land;
- \* principal recreation property not exceeding 20 acres of land sold to a Canadian resident;
- \* land sub-divided by the owners according to a subdivision agreement and on which the value of residential or commercial premises built is not less than 40 per cent of the selling price;
- \* farm property sold to another member of the family for continued farming use;
- \* property used primarily for commercial, industrial, or tourist purposes;
- \* Canadian resource property;
- \* land purchased vacant on which the value of subsequently constructed premises is not less than 40 per cent of the selling price

- \* property where the vendor has renovated the premises and made capital expenditures of not less than 20 per cent of the purchase price;
- \* property sold to, or expropriated by, a government or its agency.

The land speculation tax is designed to achieve two major objectives: to reduce escalation of land and housing prices and to recover for the public a major share of windfall profits from land speculation.

Amendments to the Bill to implement the tax have been introduced to remove aspects of the Bill which could have been counter-productive to the objectives of the Ministry of Housing. These amendments notably will exempt, from the tax, subdividers who sell serviced land to builders who promise to build on all lots within 18 months, and owners of rental-unit investment property who do not sell for 10 years. A reduced rate of the tax would apply to an owner selling his investment building after three years.

### Ontario Government Land Assembly

The Ontario Government has, for some years through the Ontario Housing Corporation, engaged directly in land assembly for the purpose of providing an orderly flow of land onto the market over the short-and long-term period thus facilitating the Province's housing programs, influencing community and land-use planning, and stabilizing lot prices.

Raw land is acquired and developed into serviced lots, which are made available to builders on a 50-year lease basis. Making

the land available on leasehold and constructing no-frill houses at moderate prices allows moderate-income consumers, under the H.O.M.E. Plan, to purchase accommodation with a low down-payment. During fiscal 1974, \$69.3 million has been allocated for land acquisition for H.O.M.E.

These land holdings now exceed 20,000 acres, including the major assemblies of Malvern, Hamilton Mountain, Saltfleet, Oakville, Brantford, Cambridge and east of Ottawa.

### Ontario Land Corporation

The Government intends to bring forward legislation this year to establish an Ontario Land Corporation which will be given financing and other responsibilities in connection with Provincial Land Holding.

### Municipal Land Assembly

To contribute even more to stabilizing land markets, the Ministry is committed to empowering local governments to engage directly in their own land-acquisition programs. These powers now are being delegated through regional governments, and the

Ministry has established a separate group of resource personnel to assist municipalities in entering this program.

The delegation of this residential land-assembly power to regional governments and local governments within them would follow the Province's being assured that the assembly plan proposed by the municipalities is compatible with the Province's overall housing policies and production goals.

Where regional governments do not exist, or where they do not wish to assume some or all of these responsibilities, the Ministry would bear the direct responsibility or enter into agreements with local municipalities within regions, or outside regions, to have them carry out the program.

This phased delegation provides flexibility, conforms to provincial policies of decentralization, and provides assurance that provincial housing goals can be attained.

An amendment to the Housing Development Act will enable a municipal council to acquire and hold land within the municipality for a housing project, including the preparation or disposal of the land for housing purposes. This will be possible where the municipality has an Official Plan with housing provisions, or where there is a statement of housing policy, and where either of these has the approval of the Minister of Housing. This will be the case regardless of the source of funds used for the land purchase. The Province wishes to approve only the housing policy statement, not each lot or parcel acquired.

## New-Community Planning

An example of a major land assembly for the purpose of new-community development is the North Pickering site.

This development, which involves some 25,000 acres, is a new approach in Ontario to total land-use planning. Approximately 8,000 acres are being set aside as open space and agricultural belt to provide a buffer against encroaching urban growth. The remaining acres are being acquired by the Province, and all interested parties can participate in planning their future uses, whether agricultural, recreational, residential, or commercial.

The Province will bear the final responsibility for approval of the results of this planning process and for the creation of whatever statutory vehicle is appropriate to implement the plans for this area.

In fiscal 1974, \$70.5 million will be spent for land acquisition and planning of the North Pickering site, which will contribute substantially to new housing production in the years ahead. Of this amount, the Federal Government has been asked to loan 90 per cent of acquisition costs.

In total, about \$159 million has been allocated for land assembly and development throughout the province this year.

## Development

The development program for servicing provincially owned lands, for which \$17.6 million has been allocated during fiscal 1974, will

result in nearly 6,000 new dwelling units being started, under the H.O.M.E. Plan, this year.

It is anticipated that proposal calls for these units will be placed in several municipalities, including the following, during this period: Metro Toronto, Ottawa, Hamilton, London, Sudbury, Sarnia, Thunder Bay, Trenton, Kingston Township, New Liskeard, Petrolia, Pembroke, Trenton, Woodstock, Wallaceburg, Kenora, Kincardine, Kingston, Guelph, Arnprior, Hawkesbury, St. Thomas, Espanola, Port Elgin, Iroquois Falls, North Bay, Timmins, Sturgeon Falls, and Saltfleet. This list can be expanded.

## IMPROVING ADMINISTRATIVE EFFICIENCY

One of the key activities of the Ministry of Housing is to simplify and streamline administrative regulations and procedures that bear directly on the housing process.

While primarily administrative in nature, the efficiency with which this is done will directly determine how fully the Ministry meets its objective of an immediate speed-up in housing production.

The Ministry's main thrust in this area is concentrated in its Plans Administration Division.

This Division assists municipalities and developers in the preparation and approval of subdivision plans and agreements, zoning bylaws, severances, official plans, and all other approvals needed to move through the planning stage to production.

The approval of subdivision plans and condominiums is presently a Provincial responsibility, but the process is shared with municipalities. It is a two-part process consisting of Draft Approval followed by Final Approval. Evaluation of an application, including all necessary local and Provincial consultation, leads to Draft Approval, at which point the Province's primary responsibility for processing ends. Prior to Draft Approval, local and Provincial agencies indicate that they are satisfied that the development can take place and that the land can be adequately serviced if specific conditions are met.

The Ministry's subdivision section is responsible for ensuring that this process is properly carried out.

Final approval is a short and simple process in itself, but it cannot happen until the subdivider submits his final plan and until the municipality has certified that the conditions have been satisfied. The Ministry of Housing has no formal power to bring a plan to Final Approval. That responsibility rests jointly with the municipality and the subdivider.

For its part, the Plans Administration Division in the first four months of the existence of the Ministry of Housing reduced, by up to 30 days, its average time for processing and approval. It also has released, in the first three months of this year, more than 23,000 housing units for registration, and recorded Final Approval for 11,000 different residential units. The 23,000 units released compared with about 11,750 units released in the first quarter of 1973. Counting the lots Draft Approved last year, but not yet registered, there are 80,000 housing units Draft Approved, but not yet registered to enable construction.

It can thus be seen that the rate of Draft Approvals is about twice the rate of Final Approval. The subdivision section added twice as many units to the stock of Draft Approvals as the subdividers were able to start putting into production.

To try to guide municipalities and developers to close this gap in housing production, the Ministry's new Housing Action Program is underway in areas where there is greatest housing need and where large numbers of lots now can be accelerated into production.

There were at least 85,000 residential units in the unused stock of Draft Approvals at the end of the first quarter of 1974.

Sixty per cent of all Draft Approvals are in Central Ontario. The combined areas of Metro Toronto, Peel, York and Durham account for over 10,000 units Draft Approved in the first three months of this year. There are a total of 40,000 units awaiting Final Approval in those areas.

Thus subdivision applications are being made at a record level and the approval process is producing commitments to approve twice as many residential units as are being used for development, while there has been no reduction in the quality of observance of planning standards in subdivision evaluations.

## SUMMARY: TOTAL PRODUCTION

Current forecasts from the building industry and local branch offices of Central Mortgage and Housing Corporation and Ontario Housing Corporation indicate that there will be 100,000 to 110,000 housing starts in Ontario in 1974 -- a total very near last year's record level of production.

Thus despite the combined impact of such factors as tight money, materials shortages and difficult labor conditions, the combined effort of Government and the industry will bring substantial new production onto the market.

The Ontario Government will itself have a direct involvement in 31,000 of the total starts -- about 30 per cent of the total new supply. The Government, on its own behalf, will build about 8,000 units for rent-gearied-to-income tenants. Details are in the TABLE on page 40.

## SUMMARY: HOW TARGET GROUPS ARE SERVED

The income distribution for all 2.3 million households in Ontario in 1972 was such that one-fifth (459,000) of all households had income of less than \$5,000. The second fifth (379,000) had incomes between \$5,000 and \$8,000. The middle fifth (499,000) was between \$8,000 and \$11,000. The next "quintile" (488,000) was between \$11,000 and \$15,000, and the top fifth (444,000) of households had incomes in excess of \$15,000.<sup>8</sup>

### Senior Citizen Housing

There are 270,000 Ontario pensioners -- all over age 64 -- eligible for the federal Guaranteed Income Supplement, giving them annual incomes of \$2,244 (single person) and \$4,248 (couples). The new Ontario budget will increase these amounts to \$2,600 and \$5,200 this July, through Ontario's Guaranteed Annual Income System (GAINS). But Ontario's Senior Citizen Housing Program is open for all citizens over age 59 to apply. Some 500,000 households are in this age bracket and about half of that total are in the bottom-fifth income level for which the Senior Citizen Program with rents geared-to-income is clearly aimed.

8. Source: Statistics Canada, Consumer Finance Survey, 1972.

Ontario Housing Corporation has 16,500 senior citizen units under management, and the figure will rise to 22,500 this year. Thus about 9 per cent of the target group of 250,000 households are to be served by the Senior Citizen Housing Program.

### Low-Income Family Housing

The programs of Family Housing, Rent Supplement, and Integrated Community Housing now reach families with an average income of \$5,000, and an income range of \$4,000 to \$7,000. The Community-Sponsored (non-profit) Program is currently serving families with an average income of about \$7,000. Thus, these four programs benefit the lower two-fifths of the income distribution.

During 1974, OHC expects to add 4,100 units to these programs. When these units are completed there will be 51,000 family housing units under management. There are about 580,000 households in the bottom two-fifths of the income distribution with heads younger than 65. Thus, these four programs are now available to about 9 per cent of those eligible through age and income.

### Ontario Mortgage Corporation

Mortgage assistance under the "Preferred Lending Program" and leased lots under the H.O.M.E. Plan with its recently changed income ceilings serve families with household incomes in the \$8,000 - to -\$17,000 range. The Ministry has raised income ceilings for single applicants to \$14,500, and for families to a combined-income

level of \$17,000. These households are thus mainly in the third and fourth income quintiles. To date, OHC has assisted 39,100 such families, and during 1974 the federal non-profit-housing program and the Province's Community-Sponsored Housing Program are being implemented, to benefit families in the \$8,000 - to - \$15,000 income ranges.

All these programs collectively should result in about 9,000 starts this year, bringing to 48,100 the number of households in the middle and fourth income groups (\$8,000 - \$15,000) who will benefit. They represent about 5 per cent of the total 987,000 households in these two income groups.

### Aid For Existing Housing

The new Ontario Home Renewal Program (OHRP) and the Residential Rehabilitation Assistance Program do not increase the stock of housing, but they are intended to benefit low and middle-income families. Both programs are directed primarily at the \$5,000-to-\$8,000 income range, although families with incomes up to \$11,000 will be eligible. About 3,750 dwellings may be affected by these programs this year.

In summary, the Senior Citizen Program and the Family Housing Program will benefit about 9 per cent of their respective target populations in the bottom two fifths of the income distribution. The programs of the Ontario Mortgage Corporation -- assisted lending and leased lots -- will reach about 5 per cent of their target population in the third and fourth income groups.

The three levels of government will spend about \$660 million on housing in Ontario this year. Half of this will not result in immediate housing starts, or any starts, since it will be used for land acquisition, rental subsidies, home renewal and administration. The other half -- about \$336 million -- will be spent for Housing Action, Family and Senior Citizen Housing, Community-Sponsored Housing and assisted mortgage lending, and thus may result in new units within a few months.

This \$336 million is about 14 per cent of the \$2.4 billion value of all current new annual residential construction in Ontario as shown by the National Accounts. This figure is a valid measure of the role of the public sector in housing supply.

**ONTARIO MINISTRY OF HOUSING PROGRAMS, 1974**  
**Funding and Production Targets**

	Prov. \$M	Fed. \$M	Munic. \$M	TOTAL \$M	New Housing Starts
HOUSING ACTION PROGRAM	-	-	-	-	12,000 ***
Facilitating Fund (Preliminary Estimate)	19.9	-	-	19.9	-
HOUSING DEVELOPMENT					
Ontario Housing Corporation					
- Family Housing resulting in 2,000 units	4.9)	)	70.0	-	82.7
- Senior citizens resulting in 6,000 units	7.8)				
- Land Acquisition for Rental Housing	1.0	-	-	1.0	-
- Integrated Community	1.8	3.6	-	5.4	2,000 **
- Rental Subsidies on 69,156 Units	42.3	49.6	7.4	99.3	-
- Land Acquisition	13.1	55.2	1.0	69.3	-
- Land Development resulting in 7,700 land units and 6,000 housing starts	17.6	-	-	17.6	6,000
Community Sponsored Housing Rent Supplement Program	4.1	75.0	-	79.1	2,000 **
- - -	-	-	-	-	1,100
MORTGAGE PROGRAMS					
Ontario Mortgage Corporation and Assisted Home Ownership	75.0	80.0	-	155.0	-
COMMUNITY PLANNING					
Ontario Home Renewal, Residential Rehabilitation, and Neighbourhood Improvement Programs, resulting in repairs to 3,750 units	17.7	25.4	5.0	48.1	-
Plans Administration resulting in the approval of 80,000 lots	3.5	-	-	3.5	-
North Pickering Planning Area resulting in the acquisition of 17,000 acres	9.5	61.0*	-	70.5	-
MINISTRY OPERATIONS AND ADMINISTRATION	8.1	-	-	8.1	-
	226.3	419.8	13.4	659.5	31,100

\* Under discussion with the Federal Government.

\*\* OHC to get up to 25 per cent of these units.

\*\*\* This figure represents "accelerated" housing starts and serviced lots.

## THE PARTNERSHIP

The Government of Ontario can initiate, coordinate and develop housing, but it cannot alone resolve Ontario's housing problems.

In terms of land and housing supply in 1974, the programs described in this document will provide some 31,000 new dwelling starts, will finance repairs to some 3,750 existing units, and will assemble for future housing production several thousand acres of land.

The main thrust of these and other programs is to ease the severe cost pressures that now plague housing markets.

All of the Ministry's programs are based on the principle of shared responsibility with other levels of government, with the private sector, and with the public at large.

The extent to which each partner discharges its responsibilities will determine how quickly adequate affordable housing will be available to all residents of Ontario. This statement has described in some detail the responsibilities and actions of the Government of Ontario and its Ministry of Housing.

The Ministry perceives the main responsibilities of each of the other partners as follows:

### REGIONAL AND AREA MUNICIPALITIES

Municipal governments have a primary role in actively encouraging the production and utilization of housing. Increasingly,

also, municipalities are assuming a major responsibility in delivering housing programs.

To expedite the production of housing, the Province is asking municipalities to:

1. PREPARE and submit to the Ministry of Housing annual statements of housing policy which include specific objectives, production targets and financial arrangements;
2. ACCEPT housing as a high-priority matter and especially to accept their share of the need to provide adequate accommodation for people of low and moderate income;
3. WORK with the Province in "cutting red tape" by simplifying and speeding the approval process;
4. PARTICIPATE with the Province in defining realistic servicing, developmental and occupancy standards, and in removing restrictive regulations;
5. IMPLEMENT the Uniform Building Code when passed by the Legislature;
6. MOUNT strong new initiatives which will take full advantage of the programs available to rehabilitate older housing and to renew deteriorating neighborhoods;
7. FOSTER actively the development of non-profit community-sponsored housing;
8. INVESTIGATE, and initiate if feasible, land assembly programs which will ensure an orderly flow of developed land in the years ahead.

In keeping with the Province's policy on decentralization, it is to regional governments that these housing responsibilities are being delegated on a phased basis. Where appropriate, a region may wish to authorize its area municipalities to carry out these functions. Where municipalities are unable or unwilling to accept responsibility for housing programs, the Ministry will continue to deliver them.

## GRANTS TO MUNICIPALITIES

To ensure that local governments do not incur unwarranted financial burdens as the result of accelerated housing production, and to assist them in developing appropriate housing policies and activities, the Government of Ontario has moved on a number of fronts to increase aid to municipalities.

This fiscal year's Ontario budget, for example, increased per capita grants to regional governments by 12½ per cent, part of which is earmarked for local assumption of more planning responsibility. Total direct transfers to local governments also have increased by 12 per cent. Grant enrichments of \$124 million are calculated to hold local property-tax increases to 3.2 per cent instead of 10 per cent. The Property Tax Stabilization Plan of 1973 allowed local taxes to be reduced by more than 5 per cent, on average, from 1972 levels, and 1973 became the first year the Provincial transfers to local governments exceeded the total revenue from property taxes.

### Stabilization Grant

In Housing Action Areas, the Province will make tax-stabilization grants to the municipalities to ensure that no unwarranted increase in local taxes results from new housing units built under the Housing Action Program.

The Ministry of Housing has recently announced the format of financial assistance to regional and local governments participating in the Ontario Housing Action Program.

The main elements of the new \$20 million program are unconditional per-unit grants to area municipalities to ensure that local taxpayers do not bear the cost of new housing development, and interest free-loans to regional governments to cover their share of the capital costs of new infrastructure needed to service development.

In both cases, the financial assistance will apply only to accelerated housing in the specially designated Housing Action Areas, where significant amounts of new development can be achieved quickly in the next three years. The loans and grants are available immediately.

The tax stabilization grants to area municipalities will be related to the type of dwelling. The amounts are \$600 for each H.O.M.E. dwelling, \$525 for each medium-income unit and \$450 for other dwellings accelerated into production. These amounts are based upon an estimate of \$100 per unit to cover increases in municipal operating costs and an additional sum for so-called "soft services" such as recreation, capitalized over the three years of the OHAP term.

Interest-free loans to regional governments for infrastructure requirements directly related to Housing Action Areas will not be repayable for the first three years. The amount of the loan will be estimated by the region and reviewed by the Ministry of Housing and any other provincial ministries involved in providing the provincial portion of the infrastructure.

Interest-free loans will also be available to area municipalities for their share of provincial and regional infrastructure.

## OHRP Grant

Under the Ontario Home Renewal Program, the Province this fiscal year will make available, on a graduated per capita basis, a total of \$10 million in grants to municipal councils seeking to take part in the program. This money would then be loaned at low-interest, or partly granted, to property owners who wish to repair their older homes and who are in the eligible income range.

## Policy Development Grants

Specifically for the purpose of helping local development of housing policies, the Ministry of Housing has established a \$1 million fund for direct grants to local governments to assist them in:

1. the preparation by local councils of positive statements of housing policy, expressed in terms of local housing targets and goals,
2. the strengthening and development of official plans and zoning by-laws in ways which will facilitate implementation of municipal housing policies.

## LOCAL HOUSING POLICY STATEMENTS

Regional and municipal governments are being asked to submit to the Ministry of Housing, in the next few months, brief but clear statements of housing policy which ideally could include such items as:

1. Broad housing goals like increasing the supply of housing of the right mix and the supply of enough serviced land for it, providing enough assisted housing to meet needs of low-to-moderate households who cannot afford market prices, upgrading existing housing and neighborhoods to standards, and maintaining the quality of other housing at an acceptable level.

2. Specific housing goals like yearly production targets, for five years, by type (single, row, apartment), by location and producer (private or public), by income group and affordability, and by tenure (rent or purchase). Also the yearly land and servicing requirements to meet the housing targets, and projections of assistance required to accommodate low and moderate income tenants and purchases.
3. Implementation and Achievement of goals by describing the municipal organization to deal with housing, the federal and provincial government housing program to be used (and how) by the municipality, any further federal/provincial assistance needed, any approval regulation that could be altered to speed housing, the municipal programs which will assist public and private housing production, and the problems anticipated by the municipality and the ways they might be solved (for example: local resistance to low-income housing or to higher densities, and costly or scarce land).

The new Policy Development Grants will help defray the cost of research and expert assistance needed to fulfill these responsibilities.

The prior condition to the delegation of authority to implement housing programs at the municipal level would be that such policy

statements be consistent with the Province's overall balanced housing policies -- along the lines set out in this present document.

## THE FEDERAL GOVERNMENT

The Government of Ontario believes that the activities of the Federal Government in the housing field should be confined primarily to financial support. The Federal Government does not need to design housing programs; nor does it need to undertake urban planning in any specific detail. These functions are best performed by levels of government that are closer to, and have more detailed understanding of, provincial, regional, and local needs.

In keeping with these principles, Ontario is continuing to negotiate operating agreements for each of the jointly-funded housing programs. These agreements, worked out in consultation with regional and municipal governments, would determine levels of funding and the respective responsibilities of each level of government.

Federal responsibilities in the housing field should, in the view of the Government of Ontario, be concerned with:

- ensuring an uninterrupted and even flow of money, and acceptable interest rates, for the housing market;
- control of inflation;
- the adequacy of funding, particularly for socially assisted housing;
- rationalization of responsibilities;

- the impact of taxation on housing;
- the regulation of capital markets;
- the reinstatement of the urban renewal program in commercial areas.

## THE BUILDING INDUSTRY

The provision of housing has become a joint public-private service, and close cooperation is needed between government and industry in all phases of housing production and distribution.

The Ministry of Housing calls upon the building industry:

- to accept more of its share of responsibility for the provision of adequate, moderately-priced housing for moderate-income consumers now inadequately served;
- to work towards production targets in terms of income levels, and incorporate these into formal agreements under the Housing Action Program;
- to work towards stability in land and housing prices and in rental markets;
- to participate more actively in the Ministry's programs of socially assisted housing;
- to innovate in production techniques and in low-priced housing design.

## THE PUBLIC AT LARGE

A deepening commitment by governments to solving the problems in housing requires more active involvement of the general public.

The Ministry of Housing is instituting a system of Advisory Groups to the Minister to provide channels of communication for citizens' groups and the general public.

The Ministry looks to these groups for assistance in:

- reconsidering the reduced extent of new housing lately felt desirable in some municipalities;
- developing community growth strategy;
- finding persuasive ways of having the public once again look upon housing as accommodation rather than investment;
- community preservation and renewal;
- defining tenants' rights;
- defining ratepayers' rights;
- finding ways to increase participation in community-sponsored housing, neighborhood improvement and home renewal;
- identifying more precisely the burden of housing expenditures and taxation.

## THE FUTURE

The main purpose of this statement has been to explain in some detail the true nature of the housing situation facing Ontario today and to describe how the Ministry of Housing, with the co-operation of its main partners --- other governments, the private sector, and the public at large --- is working to resolve it.

The Ministry's new programs are designed to have an immediate impact on the most severe problem areas, especially rising costs of housing. New and existing programs are coordinated in such a way that they will continue over the years to contribute to providing an adequate supply of affordable housing for all residents of Ontario.

In reality, this document is an initial statement of policy and action, and will be overtaken by new or expanded policies and programs, reflecting new needs.

As our detailed knowledge of the housing problem increases, as programs come into full operation and begin to influence the direction and pace of housing markets, as economic and social conditions change, and people's expectations in respect to housing alter, new policies and actions will undoubtedly be needed.

In addition to the initiatives described in this statement, the Ministry of Housing is now focusing attention on such other facets of the housing scene as:

- capital cost requirements of the home-building industries;
- means of increasing stability in rental markets;
- means of improving housing production, such as modular and engineered-component building techniques;
- alternate forms of housing, such as mobile homes;
- training requirements of skilled labour used in housing production;
- means of improving the quantity, quality, and speed of collection of the statistical data that are essential to detailed understanding of housing trends and needs.

All of these, and more, efforts will be needed in order to anticipate changing needs and conditions in housing.

## APPENDIX TABLES

TABLE 1

**POPULATION GROWTH AND DWELLING COMPLETIONS IN ONTARIO  
1961 TO 1973**

	January 1st Population (thousands)	Growth in Population (thousands)	Dwelling Completions (thousands)	New Persons Per New Dwelling
1961	6,187	116	43.8	2.6
1962	6,303	124	47.3	2.6
1963	6,427	145	43.4	3.3
1964	6,572	151	57.7	2.6
1965	6,723	165	56.6	2.9
1966	6,888	175	68.4	2.5
1967	7,063	150	58.3	2.6
1968	7,213	125	68.0	1.8
1969	7,338	150	80.2	1.9
1970	7,488	<u>168</u>	<u>69.3</u>	<u>2.4</u>
AVERAGE		147	59.3	2.5
1971	7,656	121	74.2	1.6
1972	7,777	116	96.4	1.2
1973	7,893	104*	98.3	1.1
1974	8,031	—	—	—
AVERAGE		114	89.6	1.3

NOTE: The population figures are net of births, deaths, immigration, emigration, and interprovincial migration.

The dwelling completions figures are gross additions to the housing stock. They do not reflect units that are lost each year through demolitions (approximately 4 per cent of units added).

Net figures for changes in the housing stock are available from the Census, and are given below in Tables 8 and 9.

The population increase during 1973 was 138,000 people. This, however, included 68,000 newly arrived immigrants, plus 34,000 immigrants already in the Province but granted amnesty. The figure of 104,000 marked \* excludes this latter group, since these people were already housed.

SOURCES: StatCan 11-003, Canadian Statistical Review.  
CMHC, Canadian Housing Statistics.

TABLE 2

## The Housing Component of the Consumer Price Index

	<u>Canada</u>	<u>Toronto</u>	<u>Ottawa</u>	<u>Thunder Bay</u>
	<u>1961 = 100</u>			<u>1969 = 100</u>
1969	124.7	117.6	113.7	100.0
1970	130.9	121.1	119.6	101.2
1971	136.8	123.5	124.1	103.0
1972	143.2	125.8	128.1	105.2
1973	152.4	131.0	135.0	110.9
% Change '69 to '73	22.2	11.4	18.7	10.9
Dec. 1972	146.8	127.3	130.3	106.5
Dec. 1973	157.4	134.1	139.6	113.5
% Change 1973	7.2	5.3	7.1	6.6

Source: StatCan 62-002, Prices and Price Indexes.

TABLE 3

Average Price of Real Estate  
in the  
Multiple Listing Service

	Canada	Ontario	Ottawa	Toronto	Hamilton
1969	\$23,260	\$25,840	\$27,293	\$29,931	\$23,369
1970	23,362	25,739	26,890	30,141	24,363
1971	24,584	27,249	29,619	31,822	24,758
1972	26,581	29,217	32,303	34,078	27,434
1973	32,328	36,877	39,309	44,105	33,615
% Change '69 to '73	39.0	42.7	44.0	47.4	43.8
% Change 1973	21.6	26.2	21.7	29.4	22.5

Source: Canadian Real Estate Association, MLS Statistics

Note: These data are available for an additional forty-one communities in Ontario.

TABLE 4

## Average Cost of New Dwellings Under The NHA

	Canada	Ottawa	Toronto	Hamilton	Thunder Bay
1969	\$20,676	\$26,179	\$27,207	\$26,173	\$21,194
1970	21,803	30,614	29,350	28,690	23,904
1971	21,839	30,722	31,110	28,494	24,023
1972	22,532	29,835	32,610	29,458	26,826
1973	24,629	34,256	33,824	34,489	34,580
% Change '69 to '73	19.1	30.9	24.3	31.8	63.2
% Change 1973	9.3	14.8	3.7	17.1	28.9

Source: Central Mortgage and Housing Corporation,  
Canadian Housing Statistics.

Note: Comparable data are available also for the following Ontario cities: Brantford, Cornwall, Guelph, Kingston, Kitchener, London, North Bay, Oshawa, Peterborough, St. Catharines-Niagara, Sarnia, Sault Ste. Marie, Sudbury, and Windsor.

Since the NHA financed only 3% of single detached starts in Toronto in 1973, and only 17% in Hamilton, the cost figures for these cities in recent years are not representative of the true picture.

TABLE 5

Proportion of Households in Ontario  
Spending Large Fractions of Income on Shelter  
By Income Quintile and By Tenure, 1972

## ONTARIO TOTAL

	All Households	Lowest Fifth	Second Fifth	Third Fifth	Fourth Fifth	Highest Fifth
- Total Households (Thousands)	2,268	459	379	499	488	444
- % Spending Over $\frac{1}{4}$ of Income on Shelter	19.2	50.1	30.1	11.7	4.3	3.1
- % Spending Over $\frac{1}{2}$ of Income on Shelter	7.1	34.0	1.1	0.1	0.0	0.0
- Number of Owners (Thousands)	1,462	256	208	299	344	356
- % Spending Over $\frac{1}{4}$ of Income on Shelter	7.4	15.1	14.4	8.6	2.8	1.1
- % Spending Over $\frac{1}{2}$ of Income on Shelter	2.1	11.3	0.7	0.2	0.0	0.0
- Number of Renters (Thousands)	806	203	171	199	144	88
- % Spending Over $\frac{1}{4}$ of Income on Shelter	40.8	94.1	49.1	16.4	7.8	11.0
- % Spending Over $\frac{1}{2}$ of Income on Shelter	16.1	62.6	1.6	0.0	0.0	0.0

Source: StatCan, Consumer Finance Survey 1972, unpublished tables.

NOTE: Household Income Limits are Defined:  
 Lowest Fifth Means \$0 to \$5,000.  
 Second Fifth Means \$5,000 to \$8,000.  
 Third Fifth Means \$8,000 to \$11,000.  
 Fourth Fifth Means \$11,000 to \$15,000.  
 Highest Fifth Means Over \$15,000.

TABLE 6

Proportion of Households in Ontario  
Spending Large Fractions of Income on Shelter  
By Income Quintile and By Tenure, 1972

COMMUNITIES OVER 500,000

	All Households	Lowest Fifth	Second Fifth	Third Fifth	Fourth Fifth	Highest Fifth
- Total Households (Thousands)	726	108	118	145	173	182
- % Spending Over $\frac{1}{4}$ of Income on Shelter	27.7	73.0	50.7	25.7	8.0	5.9
- % Spending Over $\frac{1}{2}$ of Income on Shelter	7.8	49.4	2.5	0.0	0.0	0.0
- Number of Owners (Thousands)	394	39	42	65	107	141
- % Spending Over $\frac{1}{4}$ of Income on Shelter	9.7	28.5	17.9	15.3	6.8	1.8
- % Spending Over $\frac{1}{2}$ of Income on Shelter	2.3	20.3	2.7	0.0	0.0	0.0
- Number of Renters (Thousands)	331	69	75	80	66	41
- % Spending Over $\frac{1}{4}$ of Income on Shelter	49.0	98.6	69.8	34.1	10.1	20.2
- % Spending Over $\frac{1}{2}$ of Income on Shelter	14.4	66.5	2.4	0.0	0.0	0.0

Source: StatCan, Consumer Finance Survey 1972, unpublished tables.

NOTE: Household Income Limits are Defined:

Second Fifth Means \$5,000 to \$8,000.

Fourth Fifth Means \$11,000 to \$15,000.

Lowest Fifth Means \$0 to \$5,000.

Third Fifth Means \$8,000 to \$11,000.

Highest Fifth Means Over \$15,000.

TABLE 7

## Growth of Population in Ontario, 1961 to 1986

	<u>1961</u>	<u>1966</u>	<u>1971</u>	<u>1976</u>	<u>1981</u>	<u>1986</u>
1. Total Population (Thousands)	6236.1	6960.9	7703.1	8401.4	9082.7	9779.3
2. Increase in Population (Th.)	724.8	742.2	698.3	681.3	696.6	
3. Immigration-Net Foreign (Th.)	119.4	358.1	200.0	200.0	200.0	
4. Migration-Net Interprovincial (Th.)	57.0	127.2	50.0	50.0	50.0	
5. Pop.Incr.Due to Imm.and Mig. (%)	24.	65.	36.	37.	36.	
6. Changes in Age Groups of Pop.						
0 to 14 Years-(Th.)	196.4	4.4	-44.7	13.6	169.3	
- (%)	27	1.	- 6.	2.	24.	
15 to 34 Years-(Th.)	258.9	467.7	470.0	320.9	56.4	
- (%)	36.	63.	67.	47.	8.	
35 to 64 Years-(Th.)	209.8	193.4	203.2	260.3	382.4	
- (%)	29.	26.	29.	38.	55.	
65 and Over -(Th.)	59.7	76.7	69.8	86.5	88.4	
- (%)	8.	10.	10.	13.	13.	
TOTAL	724.8	742.2	698.3	681.3	696.6	
	100.	100.	100.	100.	100.	
7. Regional Distribution of Pop.						
Southwest -(Th.)	1020.9	1093.4	1180.5	1259.2	1342.4	1431.7
- (%)	16.	16.	15.	15.	15.	15.
Central -(Th.)	3542.7	4107.8	4644.9	5150.0	5621.6	6094.9
- (%)	57.	59.	60.	61.	62.	62.
East -(Th.)	920.7	991.6	1070.9	1150.0	1231.3	1315.4
- (%)	15.	14.	14.	14.	14.	13.
Northeast -(Th.)	535.3	544.6	582.4	620.5	663.0	709.8
- (%)	9.	8.	8.	7.	7.	7.
Northwest -(Th.)	216.5	223.5	224.4	221.5	224.4	227.5
	3.	3.	3.	3.	3.	2.

Sources: 1. StatCan 92-702 Census Households-Projections by TEIGA. Adapted by OHC in Population and Household Projections, February 1974  
 3. StatCan 92-761 Census Population-Projections by TEIGA in Ontario Short-term Population Projections, January 1973  
 4. and 6. TEIGA work cited.  
 7. OHC, work cited.

TABLE 8

## Growth of Households (Dwellings) in Ontario, 1961 to 1986

	<u>1961</u>	<u>1966</u>	<u>1971</u>	<u>1976</u>	<u>1981</u>	<u>1986</u>
1. Total Households (Thousands)	1640.9	1876.3	2228.2	2537.2	2804.0	3042.3
2. Ratio of Pop. to Households	3.8	3.7	3.5	3.3	3.2	3.2
3. Increase in Households (Th.)	235.6	351.7	309.0	266.8	238.3	
4. Ratio of Pop. Increase to Household Increase	3.1	2.1	2.2	2.6	2.9	
5. Changes in Households Grouped by Type						
Family Households						
One Family -						
No Other Persons - (Th)	195.7	226.4				
- (%)	84.	64.				
One Family -						
With Other Persons - (Th)	-11.2	15.4				
- (%)	-5.	4.				
Two or More Families - (Th)	-16.7	-7.3				
- (%)	-7.	-2.				
Non-Family Households						
One Person - (Th)	57.2	87.8				
- (%)	25.	25.				
Two or More Persons - (Th)	10.8	29.3				
- (%)	5.	8.				
TOTAL - (Th)	235.6	351.7				
- (%)	100.	100.				

Source: 1. StatCan 92-702, Census Households. Projections by OHC, work cited.  
 5. StatCan 93-703, 93-606, 93-531, Census Households

TABLE 9

## Growth of Population and Households by Metropolitan Area, 1961 to 1986

	<u>TORONTO</u>	<u>1961</u>	<u>1966</u>	<u>1971</u>	<u>1976</u>	<u>1981</u>	<u>1986</u>
1. Total Population (Thousands)	1824.6	2158.5	2628.0	2886.2	3133.5	3372.9	
2. Increase in Population (Th.)	333.9	469.5	258.2	247.3	239.4		
3. Total Households (Thousands)	482.6	586.5	774.5	885.3	982.3	1064.0	
4. Increase in Households (Th.)	103.9	188.0	110.8	97.0	81.7		
5. Ratio of Pop. to Households	3.7	3.6	3.4	3.3	3.2	3.2	
6. Ratio of Pop. Increase to Household Increase.	3.2	2.5	2.3	2.5	2.9	2.9	
	<u>HAMILTON</u>						
1. Total Population (Thousands)	395.2	449.1	498.5	537.2	579.6	624.7	
2. Increase in Population (Th.)	53.9	49.4	38.7	42.4	45.1		
3. Total Households (Thousands)	105.2	123.4	146.3	164.3	181.1	196.4	
4. Increase in Households (Th.)	18.2	22.9	18.0	16.8	15.3		
5. Ratio of Pop. to Households	3.7	3.6	3.4	3.3	3.2	3.2	
6. Ratio of Pop. Increase to Household Increase.	3.0	2.2	2.1	2.5	2.9	2.9	

TABLE 9 (Cont'd.)

## Growth of Population and Households by Metropolitan Area, 1961 to 1986

	<u>OTTAWA</u>	<u>1961</u>	<u>1966</u>	<u>1971</u>	<u>1976</u>	<u>1981</u>	<u>1986</u>
1. Total Population (Thousands)	347.0	401.7	453.3	502.5	548.6	593.4	
2. Increase in Population (Th.)		54.7	51.6	49.2	46.1	44.8	
3. Total Households (Thousands)	89.0	108.9	133.1	153.7	171.4	186.6	
4. Increase in Households (Th.)	19.9	24.2	20.6	17.7	15.2		
5. Ratio of Pop. to Households	3.9	3.7	3.4	3.3	3.2	3.2	
6. Ratio of Pop. Increase to Household Increase.	2.8	2.1	2.4	2.6	2.95		
<u>THUNDER BAY</u>							
1. Total Population (Thousands)	91.6	97.8	112.1	115.8	119.1	121.5	
2. Increase in Population (Th.)	6.2	14.3	3.7	3.3	2.4		
3. Total Households (Thousands)	24.0	26.5	32.2	33.8	35.3	36.4	
4. Increase in Households (Th.)	2.5	5.7	1.6	1.5	1.1		
5. Ratio of Pop. to Households	3.7	3.6	3.5	3.3	3.3	3.2	
6. Ratio of Pop. Increase to Household Increase.	2.5	2.5	2.3	2.2	2.2		

Sources: StatCan 1961, No. 93-511; 1966, No. 93-605; 1971, No. 93-703.  
1976-1986 Projections by O.H.C. work cited.

NOTE: The Census Metropolitan Area Definitions are Used for These Communities.



